

FOR MYSORE STATE

Agriculture (195³) Department.

148. **SERIES**

G.O. No. 430

Passed

*Kh
Supt*

Dated 24.12.1953

50

[Despatch Abstract.]

Fisheries. Loans and advances - Loans to
certain fish merchants in Malpe, South Kanara District
sanctioned

Fisheries Department

Received _____ Registered _____

From (Name) Sri V. John D.A.,

To

Designation Director of Fisheries,
Royapettam,
Station Madras.The Secretary to Government,
Development Department,
Fort St. George,
Madras.

No. 15171-B6/53, dated 21 - 9 - 1953

Sir,

Sub: Advances - Loans and advances to fishermen
loans to fishermen of Malpe.

P 3-9 below

I submit herewith four applications for
loans ~~xx~~ received from the following fishermen of
Malpe for the amounts shown against each.

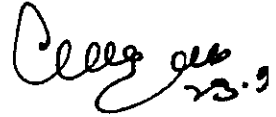
	Loan required.
1) Sri M.K. Manjappa	Rs. 10,000
2) Sri Raja P. Karkera	5,000
3) Sri Samanath K.	5,000
4) Sri K. Sheena Marakala	10,000

P 11-17
below

A

The applicants have enclosed solvency certificates furnished by the Munsildars. It is also reported that these individuals have got movable and immovable properties and that they will be able to furnish securities at the time of ~~issue~~ of loan to cover up the loan amounts applied for. The applicants have applied for loans to meet the expenses for the current fishing season as they were not able to earn any money last year owing to the failure of the fishery. The loans applied for will promote the fishing industry and help to relieve distress, largely prevalent now among fishermen. As such I request that Government may be pleased to sanction the amounts of loan applied for by the individuals. The applicants have undertaken to repay the loans in annual instalments of Rs. 1000/- each.

2. necessary provision will be made in the current year's budget in the Revised Estimate under loans and advances - advances repayable - Advances bearing no interest - advances to fishermen"



kap. 22-9.

for Director of Fisheries.

Encl.

223/9.

Malpe, 18th Aug. '53.

3

From,
M.K. Manjappa,
Fish Trader and Merchant, land holder,
Malpe.

To,
The Director,
Government Fisheries, Madras.

Through
The Proper Channel,

Sir,

You are aware that Malpe is a very big fishing centre in the Indian Republic where large quantities of fish is caught every year such as mekarals, sardines etc. by big Rampany nets costing about Rs. 20,000/-. This net is engineered by about 75 workers to whom an advance of Rs. 10,000/- will have to be paid and thus a Rampany net costs about Rs. 30,000/- when it is ready for casting.

I being the owner of Rampany fishing net, it has become difficult for me to meet the entire expenses for the current season due to very low catches last season, (only in the month of October) and hence the amount invested on this industry could not be realised. All these years the fish industry was working and was going on smoothly and all the fishermen and the relative working class people were fairly maintaining with the catches they had which being the only source of their livelihood. On account of the fair catches all these years I have been carrying on my trade with the help of local banks by paying a high interest. Now that they have stopped such loans to individuals and I am afraid that I will have to abandon my industry due to financial difficulties, if the Government cannot come to my rescue at this juncture. I also have to state that if these nets are not used in this season they will be completely spoiled and rendered useless and thus there will be a great loss to me.

The Director is aware of these difficulties when some net owners represented their cases to him at Malpe Fish Curing Yard during his last visit and convinced him of the facts.

In response to our joint representation, we were asked to produce a solvency certificate accompanied with separate applications and hence this application with the request for interest free loan of Rs. 10,000/- which I shall repay on an yearly instalment of Rs. 1000/-

A solvency certificate for Rs. 20,000/- issued by the Tahsildar is enclosed in this. If this loan is granted it will surely encourage this industry and thus save thousands of fisher folks from their miserable plight.

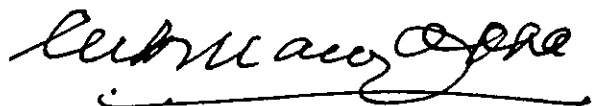
Further more, I have to state that I am a fish curer possessing moveable and immoveable properties paying an assessment of Rs. 160 and income tax of Rs. 118.

As the fishing season is fast approaching I am required to make necessary arrangements and therefore request you to be good enough to grant me the above requested loan by taking personal security and if you find it is impossible, any security you ask can be given without involving much cost.

For which act of kindness, I shall ever remain grateful,

Yours faithfully,

Enclosures:-
Solvency Certificate.
for Rs. 20000/-



-18-

Dated 18-8-1953. 5

From

Raju P. Karkera,
Fish Trader and Merchant, Landholder,
MALPE.

To

The Director,
Government of Fisheries, MADRAS.

Through

The Proper Channel.

Sir,

You are aware that Malpe is a very big fishing centre in the Indian Republic where large quantities of fish is caught every year such as Makarals, sardine etc. by big Rampany nets costing about Rs.20,000. This net is engineered by about 75 workers to whom an advance of Rs. 10,000 will have to be paid and thus a rampany nets costs about Rs.30,000/- when it is ready for casting.

I, being the owner of Rampany fishing net, it has become difficult for me to meet the entire expenses for the current season due to very low catches last season, (only in the month of October) and hence the amount invested on this industry could not be realised. All these years the fish Industry was going on smoothly and all the fishermen and the relative working class people were fairly maintaining with the catches they had which being the only source of their livelihood. On account of the fair catches all these years I have been carrying on my trade with the help of local banks by paying a high interest. Now that they have stopped such loans to individuals and I am afraid that I will have to abandon my industry due to financial difficulties, if the Government cannot come to my rescue at this juncture. I also have to state if these nets are ~~not~~ not used this season they will be completely spoiled and render useless and thus there will be a great loss to me.

The Director is aware of these difficulties when some net owners represented their case to him at Malpe fish curing yard during his last visit and convinced him of the facts.

In response to our joint representation, we were asked to produce a solvency certificate accompanied with separate applications and hence this application with the request for a loan of Rs.5,000/- which I shall repay on an yearly instalment of Rs.1000.

A solvency certificate for Rs.5000 issued by the Tahsildar is enclosed in this. If this loan is granted it will surely encourage this industry and thus save thousands of fisher folks from their miserable plight.

Further more, I have to state that I am a fish curer possessing moveable and immoveable properties worth of Rs.15,000 and also own Rampany net and deep sea fishing boats.

As the fishing season is fast approaching, I am required to make necessary arrangements and therefore request you to be good enough to grant me the above requested loan by taking personal security and if you find it is impossible any security you ask can be given without involving much cost.

For which act of kindness, I shall ever remain grateful.

Enclosures:

A solvency certificate
for Rs. 5,000/-.

Yours faithfully,



21

Dated 18-8-1953.

From

K. Somanath,
Fish Trader and Merchant, Landholder,
MALPE.

To

The Director,
Government of Fisheries, MADRAS.

Through

The Proper Channel.

Sir,

~~You are aware that Malpe is a very big fishing centre in the Indian Republic where large quantities of fish is caught every year such as Makarals, sardine etc. by big Rampany nets costing about Rs.20,000. This net is engineered by about 75 workers to whom an advance of Rs. 10,000 will have to be paid and thus a rampany nets costs about Rs.30,000/- when it is ready for casting.~~

I, being the owner of Rampany fishing net, it has become difficult for me to meet the entire expenses for the current season due to very low catches last season, (only in the month of October) and hence the amount invested on this industry could not be realised. All these years the fish industry was going on smoothly and all the fishermen and the relative working class people were fairly maintaining with the catches they had which being the only source of their livelihood. On account of the fair catches all these years I have been carrying on my trade with the help of local banks by paying a high interest. Now that they have stopped such loans to individuals and I am afraid that I will have to abandon my industry due to financial difficulties, if the Government cannot come to my rescue at this juncture. I also have to state if these nets are ~~not~~ not used this season they will be completely spoiled and render useless and thus there will be a great loss to me.

The Director is aware of these difficulties when some net owners represented their case to him at Malpe fish curing yard during his last visit and convinced him of the facts.

In response to our joint representation, we were asked to produce a solvency certificate accompanied with separate applications and hence this application with the request for a ^{interest free} loan of Rs.5,000/- which I shall repay on an yearly instalment of Rs.1000.

A solvency certificate for Rs.5000 issued by the Tahsildar is enclosed in this. If this loan is granted it will surely encourage this industry and thus save thousands of fisher folks from their miserable plight.

Further more, I have to state that I am a fish curer possessing ~~moveable and immoveable~~ properties worth of Rs.15,000 and also own Rampany net and deep sea fishing boats.

As the fishing season is fast approaching, I am required to make necessary arrangements and therefore request you to be good enough to grant me the above requested loan by taking personal security and if you find it is impossible any security you ask can be given without involving much cost.

For which act of kindness, I shall ever remain grateful.

Enclosures:

A solvency certificate
for Rs. 5,000/-.

Yours faithfully,

Somanath

From, Malpe, 18th Aug. '53.
K. Sheena Marakala,
Fish Merchant, Land Holder, 23
Malpe.

To,
The Director,
Government Fisheries,
Madras.

Sir,

You are aware that Malpe is a very big fishing centre in the Indian Republic where large quantities of fish is caught every year such as mekarals, sardines etc. by big Rampany nets costing about Rs. 20,000. This net is engineered by about 75 workers to whom an advance of Rs. 10,000/- will have to be paid and thus a rampany net costs about Rs. 30,000/- when it is ready for casting.

I being the owner of Rampany fishing net, it has become difficult for me to meet the entire expenses for the current season due to very low catches last season, (only in the month of October) and hence the amount invested in this industry could not be realised. All these years the fish industry was going on smoothly and all the fishermen and the relative working class people were fairly maintaining with the catches they had which being the only source of their livelihood. On account of the fair catches all these years I have been carrying on my trade with the help of local banks by paying a high interest. Now that they have stopped such loans to individuals and I am afraid that I will have to abandon my industry due to financial difficulties, if the Government cannot come to my rescue at this juncture. I also have to state that if these nets are not used in this season they will be completely spoiled and render them useless and thus there will be a great loss to me.

The Director is aware of these difficulties when some net owners represented their cases to him at Malpe fish curing yard during his last visit and convinced him of the facts.

In response to our joint representation to him, we were asked to produce a solvency certificate accompanied with separate applications and hence this application with the request for an interest free loan of Rs. 10,000/- which I shall repay on an yearly instalment of Rs. 1000/-

A solvency certificate for Rs. 15,000/- issued by the Tahsildar is enclosed in this. If this loan is granted it will surely encourage this industry and thus save thousands of fisher folks from their miserable plight.

Further more, I have to state that I am a fish curer possessing moveable and immovable properties worth of Rs. 40,000/-, also own a rampany net and deep sea fishing boats.

As the fishing season is fast approaching, I am required to make necessary arrangements and therefore request you to be good enough to grant me the above requested loan by taking personal security and if you find it is impossible, any security you ask can be given without involving much cost.

For which act of kindness, I shall ever remain grateful,
Yours faithfully,

Enclosures:-

A Solvency Certificate 1
for Rs. 15,000/-

K. Sheena Marakala

L.Dis.6859/53.

SOLVENCY CERTIFICATE.

This is to certify that Sri M.K.Manjappa, son of Angara Pujari;
merchant and Land holder residing in Malpe of Kedavoor village is solvent
to the extent of Rs.20,000/- (twenty thousand) only.

Taluk Office, Udipi,

Dated 17th August, 1953.

Shunank
17 8 53
For Tahsildar.



L.Dis.6878/53

27

SOLVENCY CERTIFICATE.

This is to certify that Sri.Raju P. Karkera merchant Malve is solvent to the extent of Rs.5000/- five thousand only.

Taluk Office, Udipi.
Dated 18.8.1953



S. G. S.
for Tahsildar. 68 8 53

29.

L. Dis. 6879/53

SOLVENCY CERTIFICATE

This is to certify that, Sri. K. Somanath, Fish merchant malpe is solvent to the extent of Rs. 5000/- five thousand only.

Taluk Office, Udipi.
Dated. 18.8.1953



Somanath
18.8.53
For Tahsildar.

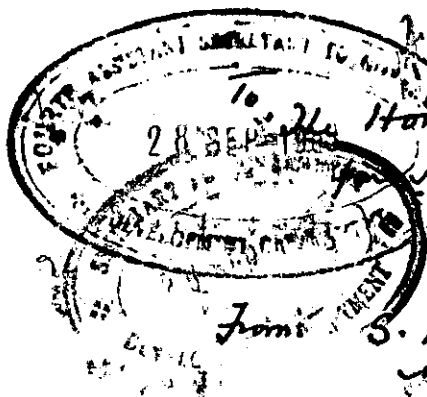
SOLVENCY CERTIFICATE

This is to certify that Sri.K.Sheena Marakala Fish trader Malpe is solvent to the extent of Rs.15,000/- fifteen thousand only.

Taluk Office, Udipi. /
Dated. 18.8.1953

Shanmugam
18-8-53
For Tahsildar. _____





Honourable Minister
for Agriculture & Fisheries
Government of Madras.
Madras.

From S. Martin
Malpe.

119652

Honoured Sir,

Some fish merchants have applied for Govt aid through the Director of Govt Fisheries to improve their fish industry and the papers were sent to you recommended by the Director.

As the season of fishing has begun and the applicants are in dire need of monetary help, I on behalf of all the petitioners, request you to favour us with early orders by expediting the matter.

Camp:
Madras }
25-9-53

Yours faithfully
[Signature]

P.T.O.

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(p1 above)

Dist (F) M

The main file has ^{been sent to} ~~gone to~~

for bot remarks. This may be added
to the main file on its receipt. M

by
xs Kay
5.2.53.

9
6/10/53

Dist (F)

The main file has not been
received from Finance that Dept
is being reminded today. This main
file will be returned receipt to the
main file.

acharya.

21
Agri [CII] Dept.

Subj: Fisheries - Loans and advances - loans
to certain fish merchants in Malpe, South
Kanara dc - Sanctioned.

From the D.F., letter NO 15171-136/53 of 21.9.53.

G.O (R) 1/30-Agr 900124-12-53

The Govt. accept the
recommendation of the D.F. and Sanction,

the grant of loans to the following
fish merchants in Malpe, S. Kanara dc,

of the amounts specified against the
name of each, in order to enable them to carry
on their trade during the current fishing
season and thus promote fishing
industry and help to relieve distress
among the fishermen of the locality:

<u>Name of an applicant.</u>	<u>Amount of loan granted</u>
(1) Sri M.K. Mantappa - - - -	Rs 10,000/- (Rupees ten thousand only).
(2) Sri Raja P. Karkera - - - -	Rs 5,000/- (Rupees five thousand only).
(3) Sri. K. Somanath - - - -	Rs 5,000/- (Rupees five thousand only).
(4) Sri K. Sheena Karakala - - - -	Rs 10,000/- (Rupees ten thousand only).

2. The grant of the above loans
in each case
shall be subject to the following conditions

- (i) that the loan shall be repayable
in annual ~~in annual~~ instalments
of Rs 1000/- (Rupees one thousand only),
(Six)
- (ii) that interest at 6% per annum
shall be charged on the amount
of the loan,
- (iii) that penal interest at 7 1/2%
per annum shall be charged

22

on all over-due payments and
(4) that the loan ^{will} ~~should~~ be ~~assured~~ ^{granted}
paid only on the security of the
immovable properties of the grantees
of adequate value duly mortgaged to Govt.

The loans should
be debited to 'loans
& advances by the
State Govt. - Miscellaneous
loans and advances'.

I.F.C.

3. The D.F. is requested to verify
if necessary, the Collector or
S. Kanara, as to the value of the
immovable properties to be mortgaged by the
grantees and to report the mortgage
deed in consultation with the
Govt. Pleader and submit it to Govt. for approval.

4. Provision ^{for the above loans} will be made in the
current year's budget in the
Revised Estimate under "Miscellaneous
loans and advances".

He is also requested
to see that the amount
of the loans sanctioned
is included in the
Revised Estimate for the
second six months of
1953-4 and also in the
proposals for final modification
of funds to be sent in
Oct. 1954.

1/11/53.

22/11/53

" " AG Thro' Fin.
" " CEU S. Kanara.

Copy to be sent with
a copy of the on

21.1.54

pp 1-3 n.b. for making
necessary provision in
in the budget for the
current half-year which
is under preparation,
and also for including
this item in the list
of new schemes to
be appended to the
budget.

1/11/53 8/11/53

2342

Abstract

Fisheries - Loans and advances - Loans to certain fish merchants in Malpe, South Kanara district - Sanctioned.

Agriculture Department

G.O.Ms.No.430.

**Dated 24th December 1953
Read the following:-**

**From the Director of Fisheries, letter No.15171
B6/53 dated 21-9-53.**

Order:-

The Government accept the recommendation of the Director of Industries and Commerce and sanction to the following fish merchants in Malpe, South Kanara district, the grant of loans of the amounts specified against the name of each, in order to enable them to carry on their trade during the current fishing season and thus promote fishing industry and help to relieve distress among the fishermen of the locality.

<u>Name of the applicant.</u>	<u>Amount of loan granted.</u>
(1) Sri H.K.Nanjappa	Rs.10,000/- (Rupees ten thousand only).
(2) Sri Raja P.Karkara	Rs.5,000/- (Rupees five thousand only).
(3) Sri L.Somanath	Rs.5,000/- (Rupees five thousand only).
(4) Sri K.Sheena Marakala	Rs.10,000/- (Rupees ten thousand only).

2. The grant of the above loans shall, in each case be subject to the following conditions:-

- (i) that the loan shall be repayable in annual instalments of Rs.1000/- (Rupees one thousand only),
- (ii) that int rest at 6% (six) per annum shall be charged on the amount of the loan,
- (iii) that penal interest at 7½% per annum shall be charged on all over due payments, and
- (iv) that the loan will be granted only on the security of the immovable properties of adequate value of the grantee duly mortgaged to Government.

The loans should be debited to 'Loans and Advances by the State Government - Miscellaneous loans and advances.'

3. The Director of Industries and Commerce is requested to verify in consultation with the Collector of South Kanara as to the present value of the immovable properties to be mortgaged by the grantees and to have the draft of the mortgage deed to be executed by the grantees prepared in consultation with the Government pleader and submit it to Government for approval.

4. He is also requested to see that the amount of the loans sanctioned is included in the Revised Estimate for the second six months of 1953-54 and also in his proposals for final modification of funds to be submitted to Government in February 1954. Provision for the above loans will be made in the current years budget in the Revised Estimate under "Miscellaneous loans and advances."

(By Order of the Governor of Madras)

T.Murugesu Mudaliar,

24
-2-

To the Director of Industries and Commerce.

To the Accountant General through Finance.

To the Collector of South Kanara.

Copy to Finance Department, with a copy of office note for making necessary provision in the budget for the current half year which is under preparation, and also for including this item in the list of new schemes to be appended to the budget.

Forwarded/By Order

AP.5112.

Superintendent.

21420

From

The Accountant General,

Madras.

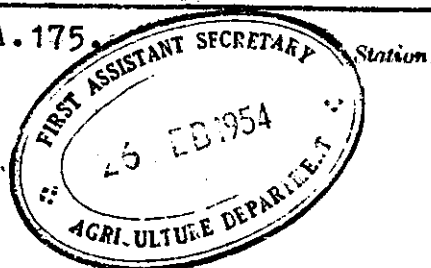
To

The Secretary to Government,

Agriculture Department,

Fort St. George, Madras.9.

No. T.XI.A.175.



Sir,

Sub: Fisheries - Loans and Advances - Loans to
Certain Fish merchants in Malpe - South Kanara
District - Sanctioned.

Mp23-24 g
(S)

Ref: G.O.Ms.No.430 (Agriculture Department) dated
24th December 1953.

I am to invite a reference to the Government order
cited above and to request that the detailed head of account
to which the payment of the loans should be debited may be
specified. It is presumed that necessary funds will be
provided by reappropriation. This may be confirmed.

Yours faithfully,

ksr/20.2.

A. Kachaparaman.
Assistant Accounts Officer.

15
22

Agm. (C) Dep. 7

TO AS

The A.G.'s letter on page 1 above is submitted for perusal. Kind attention in this connection is invited to order at page 4 of ①. A draft Memo to the A.G. is submitted for approval. Finance may see before issue. After issue the papers in this file may be added to the original.

at Hpi 5-24y (S) of G.O. No 430 Agri d 24.11.1953

WJH Khy
27/2/54 27.2.54

S
1354

Pw (B.G.)

Agm. No NO

21420 CII/SV-

2.3.54.



The letter from the A.G. ~~and~~ copy above and the draft memo below may be perused. Agri. may be informed that the inclusion of the necessary amount in the Revised ~~annual~~ Estimate will not amount to provision of funds for expenditure under the item. But ~~as~~ But as regards the item under reference, the D14C

15/3/54

had separately informed this dept. that the loan may not be disbursed during the current year as the parties may not be able to execute the mortgage deeds before 31.3.54. and he has therefore applied ^{not} for money in this regard. The A.G. may be informed accordingly.

20/3/54 Aw
27/3/54

200
20302 Agri

Agriculture (CII) Dept.

To A.S.

The notes of Finance Department on pages 3-4 above may be perused. A revised draft Memo. to the A.G. is submitted for approval.

27/3/54 Aw
27.3.54

29304

214204 Bv

8 A m p 23 CF m l & F

7 funds

Removed
Finance
Jno' B. E. H.
20-3-54

Agri.

Fin. No. 170/3 B6/54

22-3-54



37964

27

Agriculture (CII) Dept.

Memo.No. 21420 C II/54-3 dated 30.3.1954

Sub: Fisheries - Loans and Advances -
Certain fish merchants in Malpe, South
Kanara District - Information regarding.

Ref: From the A.G., Madras Lr.No. T.XI.A.
175 dated 22.2.1954.

....

The A.G, Madras, is informed that the
D:I&C. has reported that the loans sanction^{ed}
to certain fish merchants in Malpe, in
G.O.Ms.No. 430 Agri dated 24.12.1953.,
~~will~~^{may} not be disbursed during the current
year 1953-1954, as the parties may not
not able to execute the mort^{gage} de ds
before 31.3.1954. He has ^{not} therefore ~~not~~
applied for any provision of funds in this
regard.

10/
The A.G., Madras

27/3/54

63
24387

9/5 2/11/54

Del. L.M.

Agric (C) Dying

Memo NO. 21420 CD / 1954 - dated 1954

Sub: Fisheries - Loans and Advances - Loans to certain fish merchants in Malpe, South Kanara Dist - Sanctioned. - Head of accounts of debit - Information.

By: From the A.C., Madras letter NO T.XI.B.175 d nil.

The A.C. Madras is informed that the loans granted to certain fishermen in Malpe in G.O.Ms 430 Agri dated 24.12.1953 should be debited to "XL II" Loans and Advances by the State Govt - if.

Miscellaneous Loans and Advances - Loans relating to Fisheries Department - loans to Fish merchants. Necessary provisions have been made in the Revised Estimate for 1953-1954

To

178 ①

Mr AG

Madras

27/2/54
27.2.54

B
1351

Copy to D/O Mr
A.C. & D.C.

Extract from Call Book

12655

Serial No. :-

450

Date of entry in the Register:-

5.1.54

Subject:-

Fisheries - Loans and advances. Loans to certain
fish merchants in Malpe, South Kanara Dt -
Sanctioned.

Old current No:-

1187272/53

Number and date of G.O. etc.,
authorising the entry

1 G.O. No. 430
2 24.12.53.
(para 324)

Date when further action is to
be taken

1.2.54.

Number and date of new current :-



Agri. (Ct) Dn 3

Devin
8/2/54

Memo NO. 12655 Ct/54 dated 8.2.1954

Sub: Fisheries - Loans and advances - Loans to
Orissai fish merchants in Malka, South Kanand.
Sanctioned security of draft mortgage
deed.

(N)

Ref: G.O. No. 430 Agri dated 26.XI.1953.

The D.O. is requested to state when
the draft of the mortgage deed to be executed
by the grantees and referred to in Para 3 of the
G.O. cited may be submitted.

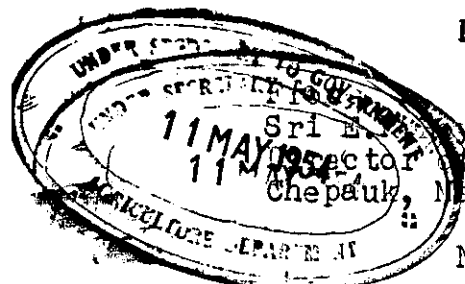
To
D.O. 2.10.54

By 8/2/54 6.2.54

GR
7/2/54

By 10/2/54 15 days

DEPARTMENT OF INDUSTRIES AND COMMERCE.



To
Sri E. Manjappa, M.B.E. (MLY) I.A.S., The Secretary to Government,
Industries and Commerce, Agriculture Department,
Chennai, Madras.5. Fort St. George, Madras.9.

NO. 15171-T1/53 dated 8.5.54.

Sir,

62164

sub: FISHERIES - Loans and Advances- Loans to
Certain merchants in Malpe, in South Kanara Dt.
Execution of mortgage deed- Regarding.

ref: G.O.Ms.No.430, Agriculture Dt. 24.12.53
Govt.Memo.No.12655-C.II/54-2 Agriculture dt.2.4.54.

The Collector of South Kanara in his letter No. 1607-54-B2 dated 30.3.54 (copy enclosed) has stated that of the persons to whom loans have been sanctioned in the G.O. cited, Sri K.Sheena Marakala and Sri M.K.Manjappa are heavily indebted through each of them owns immovable properties worth about Rs.30,000/- and that Sri K.Somanath is reported to have expressed that he does not want the loan. Sri Raja P.Karkera is reported to be not holding sufficient properties which can be offered as security for the loan amount but willing to offer collateral security of his uncle.

The Collector has also stated that none of the applicants for loan has produced encumbrance certificate in respect of their immovable properties, that this is probably due to the fact that the property is heavily encumbered and may not be sufficient to secure the loans. He is of the view that loans should not be granted unless the applicants furnish sufficient security of immovable property free from prior encumbrance. He has further stated that the question of granting loan to Sri K.Somanath may be dropped as he does not want the loan. In respect of Sri Raja P.Karkera, the Collector has enquired whether the collateral security which the applicant proposed to offer may be accepted. I do not however recommend this in view of the orders in para 2(iv) of the G.O. cited that the loan will be granted only on the security of the immovable properties of adequate value of the grantee duly mortgaged to Government and agree with the Collector that unless sufficient immovable property free of encumbrance is offered as security loans should not be granted. In the circumstances, I am issuing instructions to the Asst. Director of Fisheries, Mangalore to inform the applicants accordingly.

s.s.8.5.

for Director of Industries and Commerce.

815

31

Copy of letter No.Roc.1607-54-B2 dated 30.3.54 from the Collector of South Kanara, to the Director of Industries and Commerce, Madras.5.

--
sub: Fisheries - Loans and advances- loan to fish merchants in Malpe-value of immovable properties-regarding.

✓page 2 (N) ref: 1. G.O.Ms.No.430, Agriculture Department dt.24.12.53.
2. My letter Roc.No.1607-54 dt.20.2.54. --no copy

I invite your attention to the above references. Further enquiries held through the Tahsildar Udipi stated that the grantees Sri K.Sheena Marakala and Sri M.K.Manjappa through each of them owns immovable properties worth about Rs. 30,000/- are heavily indebted. Sri K.Somanatha is reported to have expressed that he does not want the loan.

2. The Tahsildar Udipi reports that though the grantees were called upon to produce encumbrance certificates in respect of their immovable properties none has done so. Perhaps their properties are already heavily encumbered and may not be sufficient to secure the loan. In this connection I invite your attention to my letter cited (2) above. I do not know whether there is a proposal to accept ~~collection~~ collateral security. I wish to be informed whether the collateral security which Sri P.Raja Karkera Proposes to offer can be accepted. The question of granting loan to Sri K.Somanath may be dropped as he does not want the loan. As regards others, I think that loans cannot be granted unless they furnish sufficient security of immovable property free from prior encumbrances.

s.s.s.5.

True copy.

Sd.x.x.x.x.

R.A. Jeyaraman
Superintendent.

Person
W3
21.6.54

✓ 123 of (N)
x 125 of

copy

Agm. (C) Dg. 11

Memo NO 12655 C/54.6d 21.6.1954

Sub: Fisheries - Loans and
Advances - Loans to certain
fish merchants in Malpe,
South Kanara Dist. sanction
of.

Ref: GO Ms 430 Agm d 26.XI.1953.

2. From the Dir. of No.

15171 T/103 d 5.5.56.

In the circumstances reported
by the Dir. in his letter cited,
the Govt. agrees with him
that the loans ordered to be
sanctioned to ^{the} few fish merchants

492

in GO Ms 430 Agri d. 24.11.1953
need not be ^{granted} sanctioned to them.

17/6/54
18/6/54

R. S. 107

① p. 3 of (N)

To

in D. 100

25/6

Copy to Mr. Collector

South Kanon w. r. 1. Pri

letter no 1607/54/132 d 30/3/54

to Mr. D. 100

S. F.

67-r

Dev (F).

Subj: Advances - loans to fishermen in
Malpe - S. Kanara dt - Grant of.

From the R.F., letter No. 15171-136/53 dt 21.9.52

to A3.

The following fish merchants of
Malpe, ^{S. Kanara dt,} have applied to Govt. for the grant
of loans of the amounts specified against
each fee of interest:

pp 3-9 of

	Am't of loan.
1) Sri M.K. Manyappa	Rs 10,000/-
2) Sri Raja P. Karkera	Rs 5,000/-
3) Sri K. Somanatha	Rs 5,000/-
4) Sri K. Sheena Marakala	Rs 10,000/-

A copy of

to .

A3

LT

para 2 on p 14

The Solvency certificates in respect of these
applicants furnished by the J.A.M., are on
pp 11-13 of . It is said that due to the
failure of the last fishing season, these
applicants are hard pressed for money
and required for meeting the expenditure
during the current season. ^{the R.F. has stated} that the
loans if granted, will be used for the
promotion of fishing industry and
help to relieve the distress among fishermen -
and that the loans will be repaid in
annual instalments of Rs 1000/- each.
The R.F. has recommended the grant of
the loans and has stated that necessary
provision in the budget will be made
while submitting the R.E.

2. It is submitted that similar
loans to fishermen and not to
fish merchants such as the ^{present} applicants,
have been previously granted - vide
Go. No. 2020 Rev dt 27.8.43 and Go. No. 2733 dt
28.5.48. But, in view of the R.F.'s
recommendation that the grant of the loans

V pp 5-6 of (X)

& p 11 of (D)

72

to the applicants will relieve the distress among the fishermen, ^(it is for over 100000) the applications will be considered favourably. If so, the grant may be subject to the following conditions among others.

- (1) That the applicant should pay interest at 6% on the loan granted and ~~period~~ interest at 7½% on the all over due instalments,
- (2) That the loan should be repaid in annual instalments of Rs 1000 each
- (3) That the ~~applicant~~ ^{applicant} should be on the security of the immovable properties of the ^{respective} applicants of adequate value.

Fin may see for remarks.

The petitions have asked for interest free loans but the Director has not made any specific recommendation on this point.

They should not grudge to pay 6% interest
JH.

May
28.9.53

28/9/53

DP JH.

28.9.53

Fin

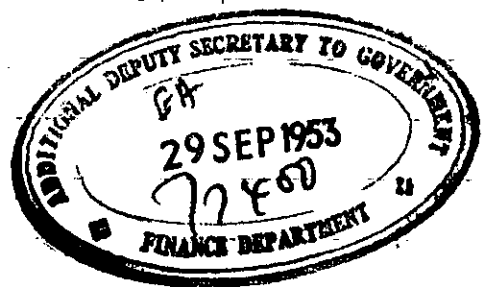
No. 118727 F/53-1

29.9.53

Finance (Exp. A)

The proposal is to grant loans of Rs 5000 each to two fish-curers and of Rs 10000 each to two other fish-curers of Malpe, South Kanara Dt. to help them carry on their industry. The loans are proposed to be recovered in annual instalments of Rs 1000 and charged interest at 6%.

It is usual for the Govt. to grant small loans to fishermen for the purchase of fishing nets, catamarans etc. But the grant of loans to fish-merchants is unusual. Moreover, the amounts applied for are large and the period of repayment run to 5 years and 10 years. The



maximum amount of loan that has been granted to any one person seems to be Rs 1000 and the period of repayment has not exceeded 20 months. In these circumstances, this dept. may advise that the proposal of the Director of Fisheries may be negatived.

M(F) may see.



27.10.53

28/10/53

A.D.S.

It is stated that the loans will help to relieve the distress among fishermen. As such these loans need not be considered as being of a different nature altogether from the loans hitherto given to fishermen. The loans are to be given only on good security and with interest at 6 p.c. p.a. The front of these loans need not be objected to. Orders may be taken in circulation including M. (F + E).

Provision for these loans has to be made under "Miscellaneous Loans & Advances" and not under "Advances repayable". Dept. may send a copy of the order to be issued in this case with text of this note to the Fin. (B.E.) dept. for inclusion provision in the six months' budget now under preparation. This may also be included in the list of new schemes to be appended to the Budget.

28

24/10/53

Dept.

Agm.

AS₂ & B.E. to see.

29/10/53

30-10-53

Fin. U.O. 22400 (B.A.)

D/29/10/53.

C II

24/11

To As

Summary.

The following fish merchants of Malpe, S. Kanara dt., have applied to Govt. for the grant of loans, free of interest, of the amounts specified against each:-

<u>Name of applicant</u>	<u>Amount of loan</u>	
(1) Sri M.K. Manappa	Rs 10,000/-	ps cf
(2) Sri Raja P. Karkera	Rs 5,000/-	ps cf
(3) Sri K. Somanath	Rs 5,000/-	ps cf
(4) Sri K. Sheena Narakala	Rs 10,000/-	ps cf

It is said that due to ^{the} failure of the last fishing season, these applicants are hard-pressed for money, and that they will not be in a position to carry on their trade unless with a loan from the Govt. The Director of Fisheries has reported that the loans, if granted, will be used for the promotion of fishing industry and ^{will} help to relieve the distress among fishermen. He has further stated that the loans will be repaid in annual instalments of Rs 1000/- each and has recommended the grant of the loans.

2. In view of the recommendation of the Director, this Dept. have suggested that the loans applied for might be granted subject to the following conditions:-

(1) that the applicant should pay interest at 6% p.a. on the loan granted and penal interest at 7½% on all over-due instalments;

(2) that the loan should be repaid in annual instalments of Rs 1000/- each; and

(3) that the loan should be on the security of the immovable

mp 3 9 03

A' on p. 14

A' on p. 14

ps alone

properties of the applicant, of adequate value.

A' on p 3 above

By his Dept who were consulted have no objection to the grant of the loans subject to the conditions specified above.

It is for orders whether the loans applied for by the four applicants referred to at A' on p 3 above will be granted, subject to the conditions specified above.

Outline
Action with ref. to
A' on p 3 above with
taken after orders
[no circulation]



My
7.11.53

Summarizing note from p 4 above may be perused.

The applicants have furnished schemes, Certificates of title (Atta Tahwid) which cover the amount of loans applied for.

The proposal at A above may be approved.

B

9X13

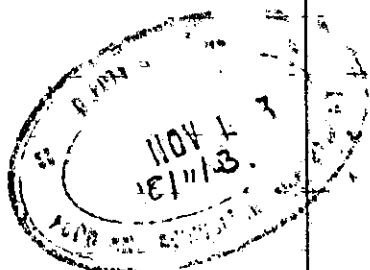
25/

N. Munfor
11/11/53



M(A) Mr. Ashan Karshalash
12.11.53

M(F+E) Mr. Subramaniam
16.11.53



Recd on
18/11/53.

-J&AS-

With reference to orders above, a draft order sanctioning the loan is submitted below for approval.

Para 3 of draft provides for
20.11.53 Draft mortgage deed being approved by Govt. This is for approval may see

Agm: CW
115727 dt/03-3
26/11/53

For
Law

22X13
22/11/53

⁶
(Previous finance notes at pp 2-3 above) Finance (Expt A)

The orders in circulation on p 5 above and

the draft only below may be ~~presented~~ accepted
subject to the amendments indicated in pencil

The Agriculture Dept may propose

necessary provisions in the R.E. 53 & 4

(2nd six months) and take steps to
provide additional appropriation at the
time of the final modification of
grants.

Thos Fin (Expt A) ¹¹
1008
2.12.53

¹⁰⁰⁸
3.12.53

¹⁰⁰⁸
4.12.53

¹⁰⁰⁸
5.12.53 Law

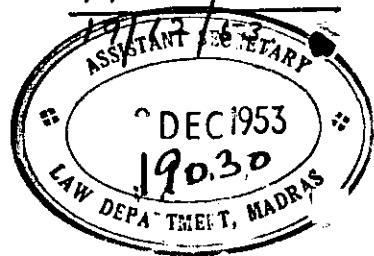
Fin no 9057/C.
5-12-53

Seen in Law Law Dept

¹⁰⁰⁸
18.12.53

K. Clerk
18.12.53
D 5

Law no 19030/53-



TOTAL

The notes of Finance and Law Depts
above may be perused. The draft order below
as amended in pencil by Finance may now

be
11/12/53.

2. Action with reference to 'x' above

will be taken after the issue of the G.O.

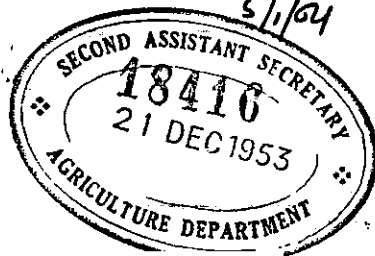
^{11/12/53}
22.12.53

^{11/12/53}
23.12.53

Agm
Agm (Ct) Dtd

CB.
for Kan 32,000
2 G.O. made
27/10/54

Drawn on G.O. No 430 of 24.12.1953.



CNO. 12655
CL/54

Sub: Fisheries. Loans and Advances. Loans to certain fish merchants in Malpe, South Kanara Dt. - Grant of.

✓ p5 of

Ref: From the D. I. O. No. 15171 T. 1/53 d. 8.5.54

To: U. S.

✓ p23 of (N)

In G.O. No. 430 Agri. dated 24.12.1953,

① A copy of (N)

The Govt. accepted the proposal of the D. I. O. to sanction to the following fish merchants in Malpe, South Kanara District, the grant of loans of the amounts specified against the name of each, to develop fishing industry and to help to relieve distress among the fishermen of the locality:-

para 1 on p23 of (N)

Name of applicant.	Amount of loan sanctioned
--------------------	---------------------------

para 1 on p23 of (N)

- | | |
|---------------------------|------------|
| (1) Sri M. K. Manjappa | Rs 10,000. |
| (2) Sri Raja P. Karkar | Rs 5,000. |
| (3) Sri K. Somanath | Rs 5,000. |
| (4) Sri K. Shina Marakala | Rs 10,000. |

para 2 (iv) on p23 of (N)

The D. I. O. was requested to grant the loans on the security of the immovable properties of adequate value of the grantees duly mortgaged to Govt. He

✓ para 3 on p23 of (N)

was also requested to submit the draft of the mortgage deed to be executed by grantees for approval by Govt.

2. The D. I. O.'s report at page 5 of and the report of the collector of South Kanara at page 7 of on the solvency of the

✓
of the four fish merchants may be passed.

The collector of South Kanara has reported,

✓ A on p 24

that applicant No 3 - Sri K. Somanath
has since expressed that ^{he} does not require
the loan applied for by him. The collector
therefore recommends ^① that the question
of granting a loan to Sri K. Somanath
may be dropped. The D. I. C. agrees with
the collector. In the circumstances the
collector's recommendation ^① may be accepted
for orders.

① B on p 24

* C on p 24

② B on p 24

3

- - - 3 - The collector has also
reported that applicants (1) and (2)

Sri H. K. Hanjappa and Sri K. Shena
Marahala own property worth about

Rs 30,000/-. They are heavily indebted and
are unable to produce encumbrance

certificates in respect of their immovable
properties, presumably because they
are heavily encumbered. The collector

therefore recommends that the loans

need not be granted to these two
fish merchants as they are unable to

furnish sufficient security of immovable
property free from ^{minor} encumbrances. The

D. I. C. agrees with the collector. In
the circumstances it is for orders

whether the collector's recommendation,
accepted by D. I. C. will, be accepted
by Govt.

7 para 1 on p 24

para 2 on p 24

* D on p 24

4 E on p 24

It is not safe
to grant loans
to these persons.
May agree with
C. I. C. & D. I. C.

C. I. C. & D. I. C.
turn 3

-18-

4
para 2 on p 74

The collector has reported that applicant - NO (2) Sri Raja P. Karkera does not hold properties of adequate value which can be offered as security for the loan of Rs 5000 applied for by him. But the merchant is reported to be willing to offer collateral security of the properties of his uncle. Mr. D. I. C. does not recommend the grant of the loan to this applicant, as he considers that the loan is to be granted on the security of the properties of the grantee only duly mortgaged to Govt. It is not known whether there will be any risk to Govt. to the grant of the loan is granted to Sri Raja P. Karkera on the collateral security offered by his uncle. If there is no risk, then there does not seem to be any objection to the grant of the loan to this merchant. Govt. may kindly advise. Finance may also see

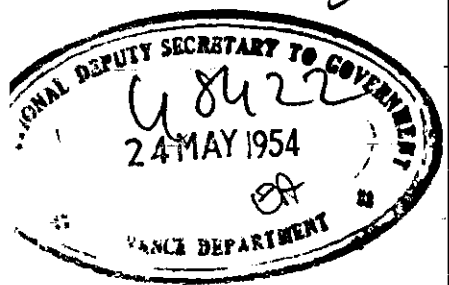
-d 12-

AE copy

vide para 'ii'
- p 25 of (11)

The person concerned is not able to furnish adequate security himself. It may, however, be safe to grant him a loan.

✓
3



Admin NO
12655 4/54 -4
24.5.54.

13/5/54

The net result is that loan cannot be granted to any of the firms persons or branches in the GO

TH. V. B. S. S.
9 21/5/54

for

4

Fin (Exp A)

The notes of Agri on pp 1-3 above may be perused.

Sl
1.6.54
2.6.54

15/6/54

Agri

Fin no L8422-13A/54

15.6.54

Agri (C) Dept

Tolls



The notes of Finance Dept above may be perused. A draft Memo to the Secy is submitted below for approval

After some time lapses in this file may be added to the G.O

at (N)
18/6/54

Q

18.6.54

JS

The work must be more careful

26/7/54

Off's has by mistake issued the order, which I had intended JS should see - But no further has been done as the order was conveyed as an advisory decision after AG's approval

28.7.54